

EXHIBIT 3



Karen Feisthamel
Senior Legal Counsel

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*Forwarded via Facsimile (612-332-9081)
-Confirmation Copy via First Class Mail*

November 9, 2007

Daniel W. McDonald
Merchant & Gould
3200 IDS Center
80 South Eighth Street
Minneapolis, MN 55402-2215

Re: Your Ref.: M&G 13345.0147USAA

Dear Mr. McDonald:

Your November 8, 2007 letter to Thomas Ryan has been forwarded to my attention.

I am undertaking a review of the facts regarding the matter, and will respond shortly to the allegations set out in your letter. Our offices are closed on Monday, November 12th in recognition of Veterans Day.

Sincerely,

A handwritten signature in black ink, appearing to read "Karen Feisthamel", is written over a horizontal line.

Karen Feisthamel

KLF/cb